Fill in this information to identify the case:

Debtor 1 Colleen I. Robins dba T&C Hair It Is

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number : 22-13247-amc

Creditor files this notice solely for the purpose of complying with FRBP 3002.1 and to preserve the right to recover.

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: **US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust**

Court claim no. (if known): **4**

Last 4 digits of any number you use to identify the debtor's account: **1197**

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

[X] No

[ ] Yes. Date of the last notice.

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description		Dates incurred	Amount
Late Charges			$0.00
Non-sufficient funds (NSF) fees			$0.00
Attorney Fees	Motion for Relief	01/09/2024 (Court Approved)	$1,050.00
Filing fees and court costs	Filing Fee	01/09/2024 (Court Approved)	$188.00
Bankruptcy/Proof of claim fees			$0.00
Appraisal/Broker`s price opinion fees			$0.00
Property Inspection Fees			$0.00
Tax Advances (Non-Escrow)			$0.00
Insurance Advances (Non-Escrow)			$0.00
Property preservation expenses. Specify:			$0.00
Other. Specify: Plan Review Fees			$0.00
Other. Specify: 410A Fee			$0.00
Other. Specify: Objection to Confirmation			$0.00
Other. Specify:			$0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1332(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Colleen I. Robins dba T&C Hair It Is ________ Case Number: 22-13247-amc
First Name Middle Name Last Name

Part 2: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

[ ] I am the creditor.

[X] I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Joshua I. Goldman Date 2/28/2024
Signature

Print: Joshua I. Goldman Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312

Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 28th day of February, 2024.

/S/ Joshua I. Goldman

JOSHUA I. GOLDMAN
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 22-13247-amc)

Debtor
Colleen I. Robins
6186 Newtown Ave
Philadelphia, PA 19111-5928
dba T&C Hair It Is

Attorney
MICHAEL I. ASSAD
Cibik Law, P.C.
1500 Walnut St
Ste 900
Philadelphia, PA 19102

Attorney
MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

Trustee
KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

US Trustee
United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107

Friedman Vartolo LLP
1325 Franklin Ave Ste 160
Garden City, NY 11530
Phone No: (212) 471-5163
Fax No:

Bankruptcy - Bankruptcy Services - INVOICE

Fay Servicing LLC
Michael A. Wojcik
939 W. North Ave.
Chicago, IL 60642

Re:	ROBINS COLLEEN 5825 RISING SUN AVE PHILADELPHIA, PA 19120 0000
Loan #:	[redacted]
Loan Type:	Conventional
Inv. ID / Cat. ID:	[redacted]
Cost Center:	
CONV Case No:	
GSE Code:	O
GSE REO Rem. Code:	
Original Mortgage Amount:	$170,000.00
Litigation Status Code:	
Man Code:	B
BK Case No:	22-13247-amc
BK Chapter:	13

Invoice #:	[redacted]
Invoice Status:	Check Confirmed
Input By:	John Benedict
Date Submitted:	10/3/2023
Invoice Date:	10/3/2023
Vendor Ref #:	[redacted]
Vendor Code:	FRIEDMNV
Payee Code:	ATNYFRIEDM
Type:	Non Judicial
Referral Date	9/8/2023
Acquisition Date:	
Paid in Full Date:	N/A
Foreclosure Removal	N/A
HiType	1
Class Code	

Invoice ID: [redacted]
Asset Number:
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
10/3/2023				10/5/2023	10/5/2023	10/6/2023

Fee Description(s)	W/H	Aff.Ind	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Attorney Fees - Motion for Relief			09/29/2023	1	$1,050.00	$1,050.00	$0.00	$1,050.00
Note: BK Motion for Relief (Recoverable), Recoverable **Service From Date: 9/29/2023** **Service To Date: 9/29/2023**								
						$1,050.00	**$0.00**	**$1,050.00**

Cost Description(s)	W/H	Aff.Ind	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Filing Costs - Motion for Relief			09/29/2023	1	$188.00	$188.00	$0.00	$188.00
Note: Court Filing Fee - Motion for Relief, Recoverable **Service From Date: 9/29/2023** **Service To Date: 9/29/2023**								
Non-recoverable Costs - Other Non-Recoverable			09/29/2023	1	$3.15	$3.15	$0.00	$3.15
Note: Postage - Notice of Appearance, Non-Recoverable **Service From Date: 9/29/2023** **Service To Date: 9/29/2023**								
						$191.15	**$0.00**	**$191.15**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Colleen I. Robins dba T&C Hair It Is Debtor Troy Robins Co-Debtor Fay Servicing, LLC as servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust v. Colleen I. Robins dba T&C Hair It Is - Debtor; Troy Robins - Co-Debtor Kenneth E. West - Bankruptcy Trustee Respondents	CASE NO.: 22-13247-amc CHAPTER 13 Judge: Ashely M. Chan

SETTLEMENT STIPULATION

WHEREAS, on December 5, 2022, Colleen I. Robins dba T&C Hair It Is (the "Debtor") filed a Petition under Chapter 13 of the Bankruptcy Code in the United States Bankruptcy Court for the Eastern District of Pennsylvania;

WHEREAS, on September 29, 2023, Fay Servicing, LLC as servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust (the "Movant") filed a Motion for Relief from Automatic Stay pursuant to 11 U.S.C. Section 362(a) (the "Motion") regarding the Property located at 5825 Rising Sun Ave, Philadelphia, PA 19120 (the "Property");

WHEREAS, Movant and Debtor are desirous of settling the dispute among and between themselves;

NOW THEREFORE, each in consideration of the promises of the other and intending to be legally bound, subject to the approval of the Bankruptcy Court, it is hereby agreed by and among counsel for Movant, by and through its attorneys, Friedman Vartolo, LLP, and Debtor, by and through his/her counsel, Michael I. Assad, Esquire, as follows:

1. The parties hereby certify that the post-petition arrearage is **$4,585.43** consisting of the following:

Post-Petition Payments:	$3,347.43– 10/1/2023 through 12/1/2023 at $1,115.81 per month
Motion Fees/Costs:	$1,238.00
Total Post-Petition Arrears:	**$4,585.43**

2. Within twenty (20) days of the approval of this Stipulation, Debtor shall file an Amended Plan providing for the post-petition arrears of **$4,585.43** as set forth in Paragraph 1.

3. Upon the filing of the Amended Plan, Creditor shall file an Amended Claim providing for the post-petition arrears of **$4,585.43** as set forth in Paragraph 1.

4. Commencing on January 1, 2024, Debtor shall resume making regular monthly post-petition mortgage payments in the amount of $1,115.81.

5. Should Debtor fail to comply with any of the terms of this Stipulation, including but not limited to failure to make any regular monthly mortgage payment commencing after the cure of the post-petition arrearage, then Movant may send Debtor and counsel for Debtor a written notice of default of this Stipulation. If the default is not cured within ten (10) days of the date of said notice, counsel for Movant may file a Certification of Default with the Court. Said Certification of Default may include a certification of Debtor's failure to pay subsequent payments that fall due after the date of the notice of default. Upon Certification, the Court shall enter an Order granting relief from the automatic stay as to the Property.

6. In the event that Debtor converts his/her case to Chapter 11, the terms of this Stipulation shall remain in full force and effect. In the event that Debtor converts his/her case to Chapter 7, Debtor shall cure all pre-petition and post-petition arrears within ten (10) days of the

date of conversion. Failure to cure the arrears shall constitute an event of default under this Stipulation and Movant may send a notice of default and certify default as set forth in the preceding paragraph.

7. The Debtor agrees that any Order granting relief from the automatic stay will include a waiver of Rule 4001(a)(3) and that Movant, its successors and/or assigns may act upon the Order immediately.

8. If the instant bankruptcy is dismissed, this Stipulation shall be void and shall not be binding upon the parties.

9. Attorney fees and costs for issuing a notice to cure, notice/certificate/affidavit of default, and order for relief are recoverable and may be added to the arrearage.

10. The provisions of this Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amount(s) not included in the instant Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

11. Counsel for Debtor has authority to settle this matter on behalf of his/her client(s).

Date: January 9, 2024

/s/ Lauren M. Moyer
Lauren M. Moyer, Esquire
Friedman Vartolo, LLP
Counsel for Creditor

Date: January 9, 2024

/s/ Michael I. Assad
Michael I. Assad, Esquire
Counsel for Debtor

Date: January 5, 2024

/s/ Jack Miller for*
Kenneth E. West, Esquire
Chapter 13 Trustee

* The Chapter 13 Trustee has no objection to the terms of the herein Stipulation, without prejudice to any of the Chapter 13 Trustee's rights and remedies.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Colleen I. Robins dba T&C Hair It Is
Debtor
Troy Robins
Co-Debtor

Fay Servicing, LLC as servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
v.

Colleen I. Robins dba T&C Hair It Is - Debtor;
Troy Robins - Co-Debtor
Kenneth E. West - Bankruptcy Trustee
Respondents

CASE NO.: 22-13247-amc

CHAPTER 13

Judge: Ashely M. Chan

ORDER APPROVING SETTLEMENT STIPULATION

AND NOW, this _______ day of ________________________, 2023, it is hereby ORDERED and DECREED that the Settlement Stipulation resolving Creditor, Fay Servicing, LLC as servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust's Motion for Relief from Automatic Stay is hereby APPROVED.

BY THE COURT:

____
Ashely M Chan, Bankruptcy Judge